

NPOS - Copay Plan Design

	In-Network	Out of Network
Preventive Care	100%	60% after deductible
Physician	100% after \$20 copay	60% after deductible
Specialist	100% after \$40 copay	60% after deductible
Urgent Care	100% after \$35 copay	60% after deductible
Emergency Room	100% after \$150 copay (waived if admitted)	100% after \$150 copay (waived if admitted)
Outpatient Non-Surgical	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible
Inpatient Hospital	80% after deductible	60% after deductible
Annual Deductibles	\$750 single/ \$1,500 family	\$1,500 single/ \$3,000 family
Plan Maximum Out-of-Pocket (includes all medical and RX)	\$6,250 single/ \$12,500 family	\$12,500 single/ \$25,000 family
Rx4 at Retail Pharmacy	\$10/\$30/\$50/25%	70% after copay
Rx4 at Mail Order	\$20/\$60/\$100/25%	Not Covered